

PATRICK MOSCATELLO PM3747
90 Washington Street
Long Branch, NJ 07740
732-870-1370
Attorney for Debtors



Order Filed on May 12, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In re:	PAUL SAULYS)	CASE NO.: 14-33771/MBK
	and)	
	GLORIA SAULYS)	CHAPTER 13
)	
	Debtor(s))	HEARING DATE:
)	
Address:	412 Walnut Street)	JUDGE: Michael B. Kaplan
	Port Monmouth, NJ 07758)	
)	
Last four digits of Social Security Nos.:)	
	8174 and 3839)	
)	
-----)	

**ORDER STRIPPING OFF CLAIMS OF HOUSEHOLD FINANCE CORP.
AND MODIFYING ITS RIGHTS**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: May 12, 2017



Honorable Michael B. Kaplan
United States Bankruptcy Judge

Re: In re Saulys
Bankruptcy No.: 14-33771-MBK
Caption: Order Stripping Off Claims of Household Finance Corp. and
Modifying Its Right

THIS MATTER being opened to the Court by Patrick Moscatello, Esq., attorney for the debtors, Paul Anthony Saulys and Gloria Saulys, and this Court having considered the argument of counsel and good cause appearing, and there being no opposition;

IT IS HEREBY,

ORDERED, that the mortgage held by Household Finance Corp. shall be treated as unsecured claims pursuant to 11 U.S.C. Sec. 506(s) and (d) and U.S.C. 1322(b)(2). The total amount of approximately \$53,404.97 owed on the third mortgage shall be paid in the same manner and percentage as all other unsecured creditors; and it is further,

ORDERED, that upon completion of the debtors' plan, the second mortgage held by Household Finance Corp. shall be deemed cancelled, discharged, and of no effect; and it is further,

ORDERED, that upon completion of the debtors' plan payments, Household Finance Corp. shall immediately take all steps necessary and appropriate to release, cancel, and/or discharge the second mortgage recorded in the land records of this State; and it is further,

ORDERED, that in the event Household Finance Corp. fails to take all necessary steps to release, cancel and/or discharge the mortgage recorded in the land records of this State, then in that event the second mortgage made by the debtors to Household Finance Corp. in the original amount of \$55,000.00 and recorded in the office of the County Recording Offices of Monmouth County, New Jersey on May 10, 2006 in mortgage book OR-8562 on page 2828 (6 pages) shall be deemed paid and satisfied through the debtor's Chapter 13 proceeding and the County Recording Office is hereby authorized to cancel this mortgage. Debtor(s) may record a copy of the Order with the Monmouth County Recording Office to effectuate the release and discharge of the subject mortgage.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Paul Saulys
Gloria Saulys
Debtors

Case No. 14-33771-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: May 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2017.
db/jdb +Paul Saulys, Gloria Saulys, 412 Walnut Street, Port Monmouth, NJ 07758-1244

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana Trust, as indenture trustee, for the CSMC 2017-1 Trust, Mortgage-Backed Notes, Series 2017-1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer Services; successor by merger to Wells Fargo Dealer Services, Inc., f/k/a Wachovia Dealer Services, Inc. mortonlaw.bccraig@verizon.net, tfitz@mortoncraig.com;mhazlett@mortoncraig.com
Patrick Moscatello on behalf of Joint Debtor Gloria Saulys moscatellolaw1@gmail.com, moscatellolaw2@gmail.com;moscatellolaw2@comcast.net
Patrick Moscatello on behalf of Debtor Paul Saulys moscatellolaw1@gmail.com, moscatellolaw2@gmail.com;moscatellolaw2@comcast.net

TOTAL: 7